IDAHO REAL ESTATE COMMISSION MEETING MINUTES January 21, 2021

Pursuant to notice given, the meeting of the Idaho Real Estate Commission (Commission) was held at 575 E. Parkcenter Blvd., Suite 180, Boise, Idaho on Thursday, January, 21 at 10:00 a.m.

Commission Members Present:

Members Absent:

Mike Gamblin, Chair, Boise Michael James Johnston, Vice-Chair, Idaho Falls Jill Stone, Member, Twin Falls Kim Cooper, Member, Coeur d'Alene Martin Espil, Public Member, Boise Comprising a quorum of the Commission

Staff Present:

MiChell Bird, Executive Director Melissa Ferguson, Education & Licensing Director Craig Boyack, Chief Investigator Jessica Valerio, Administrative Assistant 2

Others Present:

David Wynkoop, Commission's Legal Counsel David Hensley, Idaho REALTORS®
See attached list

Introductions:

- a. Commissioners
- b. Staff
- c. Guests

Meeting was called to order at 10:00 a.m. MT by Commission Chair Mike Gamblin

Approval of Meeting Agenda: Motion was made by Chair Mike Gamblin to remove item A. Commission Legal Consultation in Executive Session. Motion was made by Commissioner Michael J. Johnston to approve the January 21, 2021amended meeting agenda. Motion carried.

Approval of Meeting Minutes: <u>Motion was made by Commissioner Kim Cooper to approve the November 12, 2020 Commission meeting minutes. Motion carried.</u>

Staff Reports:

The following reports were presented for members' review; copies of which are on file at the Commission office:

- November and December 2020 Financial Report(s)
- Complaint Summary Report
- Enforcement Telephone Activity Log(s) November and December 2020
- Audit Report(s) November and December 2020
- License Base Analysis
- License Examination Statistics
- Waiver by State Report
- Education & Licensing Telephone Log November and December 2020
- New Brokers & Company Report

Idaho REALTORS®: CEO David Hensley gave a brief update on current events in Idaho REALTORS. David reports their current membership number is at 11,529.

Executive Director's Report:

Commissioner Recognition: Executive Director MiChell Bird presented Commission Chair Mike Gamblin with an award of recognition on behalf of ARELLO. Staff Jessica Valerio was recognized for 10 years of service for the state of Idaho.

Discussion on Hiring an Independent Contractor to Review Commission Developed Course Exam Questions: Commission Chair Mike Gamblin directed Commission staff to research and hire contractors to review and update Commission-developed final course exam questions.

Review of Guideline #16 and Proposed Guideline #11: Commission Chair Mike Gamblin led discussion on review of guideline #16. Commission Chair Mike Gamblin led discussion on new proposed guideline #11. Discussion ensued.

A motion was made by Commissioner Michael J. Johnston to approve proposed guideline #11 with changes. Motion carried.

A motion was made by Commissioner Kim Cooper to approve guideline #16 with edits as discussed. Motion carried.

Update on Legislation and Rules: Executive Director MiChell Bird gave an update on the current legislation. Director Bird mentioned rules are being run as an omnibus set of rules.

Education & Licensing Director's Report:

Discussion on Hybrid Remote/Live Classes: Education and Licensing Director Melissa Ferguson led discussion on hybrid remote and live classes. Discussion ensued.

<u>A motion was made by Commissioner Kim Cooper to approve delivery of hybrid remote and live classes as presented. Motion carried.</u>

Discussion on Felony Exemption Review Procedure and Matrix: Education and Licensing Director Melissa Ferguson led discussion on felony exemption review procedures. Discussion ensued. After discussion, the item was tabled until the March meeting to allow staff to complete additional work.

Update on Core 2021: Director Ferguson gave the Commissioners a status update on the 2021 Workshop and Core pilot. Commissioner Kim Cooper agreed to present the Guideline review section on behalf of the Commissioners.

Discussion on Recording Zoom Remote Classes:

A motion was made by Commissioner Jill Stone to remove the requirement to record Zoom remote delivery courses as recommended by the Education Council members. Motion carried.

Enforcement

Stipulations:

Staff vs. Samir Saltaga, Case No. 18-0335: The party's Stipulation in this matter was presented for ex parte hearing and tape-recorded. Don Morse was sworn in and presented the Stipulation. No other testimony was presented. Motion was made by Commissioner Michael J. Johnston to approve the Stipulation and to enter a "Final Order" in accordance with the terms of the Stipulation. Motion carried. A copy of the Final Order is attached hereto and made a part of these minutes.

Staff vs. Rosemary Lynn Knapp, Case No. 20-0126: The party's Stipulation in this matter was presented for ex parte hearing and tape-recorded. Don Morse was sworn in and presented the Stipulation. No other testimony was presented. Motion was made by Commissioner Martin Espil to approve the Stipulation and to enter a "Final Order" in accordance with the terms of the Stipulation. Motion carried. A copy of the Final Order is attached hereto and made a part of these minutes.

Probable Cause Memo #19-0312: A motion was made by Commissioner Michael J. Johnston finding the facts set forth in the memorandum of probable cause provided to them by the Executive Director, pursuant to Idaho Code 54-2058(1), are sufficient to proceed with formal action on the violations presented. Commission staff is authorized to file

an administrative complaint. Commissioner Michael J. Johnston further moved that upon the initiation of any formal proceedings the Executive Director shall appoint a Hearing Officer to preside in the case, as provided by law. The Hearing Officer shall have the standard authority set forth in chapter 2 of the Commission's administrative rules, IDAPA 33.01.02.452. Further, for any hearing held, with or without a hearing officer, the Notice of Hearing shall be issued in accordance with the Commission's "Standard Form for Notice of Hearing and Scheduling Order", a copy of which shall be provided to any hearing officer upon appointment. Motion carried.

Probable Cause Memo #19-0538: A motion was made by Commissioner Michael J. Johnston finding the facts set forth in the memorandum of probable cause provided to them by the Executive Director, pursuant to Idaho Code 54-2058(1), are sufficient to proceed with formal action on the violations presented. Commission staff is authorized to file an administrative complaint. Commissioner Michael J. Johnston further moved that upon the initiation of any formal proceedings the Executive Director shall appoint a Hearing Officer to preside in the case, as provided by law. The Hearing Officer shall have the standard authority set forth in chapter 2 of the Commission's administrative rules, IDAPA 33.01.02.452. Further, for any hearing held, with or without a hearing officer, the Notice of Hearing shall be issued in accordance with the Commission's "Standard Form for Notice of Hearing and Scheduling Order", a copy of which shall be provided to any hearing officer upon appointment. Motion carried.

Probable Cause Memo #20-0220: A motion was made by Commissioner Michael J. Johnston finding the facts set forth in the memorandum of probable cause provided to them by the Executive Director, pursuant to Idaho Code 54-2058(1), are sufficient to proceed with formal action on the violations presented. Commission staff is authorized to file an administrative complaint. Commissioner Michael J. Johnston further moved that upon the initiation of any formal proceedings the Executive Director shall appoint a Hearing Officer to preside in the case, as provided by law. The Hearing Officer shall have the standard authority set forth in chapter 2 of the Commission's administrative rules, IDAPA 33.01.02.452. Further, for any hearing held, with or without a hearing officer, the Notice of Hearing shall be issued in accordance with the Commission's "Standard Form for Notice of Hearing and Scheduling Order", a copy of which shall be provided to any hearing officer upon appointment. Motion carried.

Probable Cause Memo #20-0230: A motion was made by Commissioner Michael J. Johnston finding the facts set forth in the memorandum of probable cause provided to them by the Executive Director, pursuant to Idaho Code 54-2058(1), are sufficient to proceed with formal action on the violations presented. Commission staff is authorized to file an administrative complaint. Commissioner Michael J. Johnston further moved that upon the initiation of any formal proceedings the Executive Director shall appoint a Hearing Officer to preside in the case, as provided by law. The Hearing Officer shall have the

standard authority set forth in chapter 2 of the Commission's administrative rules, IDAPA 33.01.02.452. Further, for any hearing held, with or without a hearing officer, the Notice of Hearing shall be issued in accordance with the Commission's "Standard Form for Notice of Hearing and Scheduling Order", a copy of which shall be provided to any hearing officer upon appointment. Motion carried.

Probable Cause Memo #20-0272 and 20-0370: A motion was made by Commissioner Michael J. Johnston finding the facts set forth in the memorandum of probable cause provided to them by the Executive Director, pursuant to Idaho Code 54-2058(1), are sufficient to proceed with formal action on the violations presented. Commission staff is authorized to file an administrative complaint. Commissioner Michael J. Johnston further moved that upon the initiation of any formal proceedings the Executive Director shall appoint a Hearing Officer to preside in the case, as provided by law. The Hearing Officer shall have the standard authority set forth in chapter 2 of the Commission's administrative rules, IDAPA 33.01.02.452. Further, for any hearing held, with or without a hearing officer, the Notice of Hearing shall be issued in accordance with the Commission's "Standard Form for Notice of Hearing and Scheduling Order", a copy of which shall be provided to any hearing officer upon appointment. Motion carried.

Probable Cause Memo #20-0258: A motion was made by Commissioner Michael J. Johnston finding the facts set forth in the memorandum of probable cause provided to them by the Executive Director, pursuant to Idaho Code 54-2058(1), are sufficient to proceed with formal action on the violations presented. Commission staff is authorized to file an administrative complaint. Commissioner Michael J. Johnston further moved that upon the initiation of any formal proceedings the Executive Director shall appoint a Hearing Officer to preside in the case, as provided by law. The Hearing Officer shall have the standard authority set forth in chapter 2 of the Commission's administrative rules, IDAPA 33.01.02.452. Further, for any hearing held, with or without a hearing officer, the Notice of Hearing shall be issued in accordance with the Commission's "Standard Form for Notice of Hearing and Scheduling Order", a copy of which shall be provided to any hearing officer upon appointment. Motion carried.

Probable Cause Memo #20-0217: A motion was made by Commissioner Michael J. Johnston finding the facts set forth in the memorandum of probable cause provided to them by the Executive Director, pursuant to Idaho Code 54-2058(1), are sufficient to proceed with formal action on the violations presented. Commission staff is authorized to file an administrative complaint. Commissioner Michael J. Johnston further moved that upon the initiation of any formal proceedings the Executive Director shall appoint a Hearing Officer to preside in the case, as provided by law. The Hearing Officer shall have the standard authority set forth in chapter 2 of the Commission's administrative rules, IDAPA 33.01.02.452. Further, for any hearing held, with or without a hearing officer, the Notice

IREC Minutes 5 January 21, 2021

of Hearing shall be issued in accordance with the Commission's "Standard Form for Notice of Hearing and Scheduling Order", a copy of which shall be provided to any hearing officer upon appointment. Motion carried.

Probable Cause Memo #20-0254: A motion was made by Commissioner Michael J. Johnston finding the facts set forth in the memorandum of probable cause provided to them by the Executive Director, pursuant to Idaho Code 54-2058(1), are sufficient to proceed with formal action on the violations presented. Commission staff is authorized to file an administrative complaint. Commissioner Michael J. Johnston further moved that upon the initiation of any formal proceedings the Executive Director shall appoint a Hearing Officer to preside in the case, as provided by law. The Hearing Officer shall have the standard authority set forth in chapter 2 of the Commission's administrative rules, IDAPA 33.01.02.452. Further, for any hearing held, with or without a hearing officer, the Notice of Hearing shall be issued in accordance with the Commission's "Standard Form for Notice of Hearing and Scheduling Order", a copy of which shall be provided to any hearing officer upon appointment. Motion carried.

Probable Cause Memo #20-0094: A motion was made by Commissioner Michael J. Johnston finding the facts set forth in the memorandum of probable cause provided to them by the Executive Director, pursuant to Idaho Code 54-2058(1), are sufficient to proceed with formal action on the violations presented. Commission staff is authorized to file an administrative complaint. Commissioner Michael J. Johnston further moved that upon the initiation of any formal proceedings the Executive Director shall appoint a Hearing Officer to preside in the case, as provided by law. The Hearing Officer shall have the standard authority set forth in chapter 2 of the Commission's administrative rules, IDAPA 33.01.02.452. Further, for any hearing held, with or without a hearing officer, the Notice of Hearing shall be issued in accordance with the Commission's "Standard Form for Notice of Hearing and Scheduling Order", a copy of which shall be provided to any hearing officer upon appointment. Motion carried.

Probable Cause Memo #19-0534, 19-0535, 19-0536, 19-0537, and 19-0595: A motion was made by Commissioner Michael J. Johnston finding the facts set forth in the memorandum of probable cause provided to them by the Executive Director, pursuant to Idaho Code 54-2058(1), are sufficient to proceed with formal action on the violations presented. Commission staff is authorized to file an administrative complaint. Commissioner Michael J. Johnston further moved that upon the initiation of any formal proceedings the Executive Director shall appoint a Hearing Officer to preside in the case, as provided by law. The Hearing Officer shall have the standard authority set forth in chapter 2 of the Commission's administrative rules, IDAPA 33.01.02.452. Further, for any hearing held, with or without a hearing officer, the Notice of Hearing shall be issued in accordance with the Commission's "Standard Form for Notice of Hearing and Scheduling Order", a copy of which shall be provided to any hearing officer upon appointment. Motion carried.

Probable Cause Memo #20-0242, 20-0243, and 20-0244: A motion was made by Commissioner Michael J. Johnston finding the facts set forth in the memorandum of probable cause provided to them by the Executive Director, pursuant to Idaho Code 54-2058(1), are sufficient to proceed with formal action on the violations presented. Commission staff is authorized to file an administrative complaint. Commissioner Michael J. Johnston further moved that upon the initiation of any formal proceedings the Executive Director shall appoint a Hearing Officer to preside in the case, as provided by law. The Hearing Officer shall have the standard authority set forth in chapter 2 of the Commission's administrative rules, IDAPA 33.01.02.452. Further, for any hearing held, with or without a hearing officer, the Notice of Hearing shall be issued in accordance with the Commission's "Standard Form for Notice of Hearing and Scheduling Order", a copy of which shall be provided to any hearing officer upon appointment. Motion carried.

Executive Session: In accordance with provisions of Idaho Core (74-206(1)(b), a motion was made by Commissioner Michael J. Johnston to adjourn to executive session. Roll was called, Michael J. Johnston, Mike Gamblin, Jill Stone, Kim Cooper, and Martin Espil voted in favor. Motion carried. No action was taken during executive session.

Regular Session: There being no further purpose for an executive session, a motion was made by Commissioner Jill Stone to adjourn the executive session and return to open meeting. Motion carried.

Exemption Review #21-002: Request seeking an exemption from felony disqualification pursuant to Idaho Code 54-2012(1)(g); following discussion, review of the documents submitted, and having reviewed and considered the six factors set forth in Idaho Code Section 54-2012(1)(e)(ii), motion was made by Commissioner Michael J. Johnston to approve request for exemption. Motion carried.

There being no further business, Chair Mike Gamblin adjourned the meeting at 1:16 p.m. MT.

Respectfully submitted,

Mu Chell MBm

MiChell Bird

Executive Director

MB:jv

Attachments:

November and December 2020 Financial Report(s)

Complaint Summary Report

Enforcement Telephone Activity Log(s) Nov and Dec 2020

Audit Report(s) November and December 2020

License Base Analysis

License Examination Statistics

Waiver by State Report

Education & Licensing Telephone Log November and December 2020

New Brokers & Company Report

Minutes of the Idaho Real Estate Commission meeting on January 21, 2021 are hereby

approved.

Mike Gamblin, Chair

Michael J. Johnston, Vice Chair

Kim Cooper, Member

Jill Stone, Member

Martin Espil, Member

BEFORE THE IDAHO REAL ESTATE COMMISSION

STAFF	OF	THE	IDAH	IO F	REAL
ESTAT	E C	OMN	IISSIC	ON,	

Petitioner.

VS.

FINAL ORDER

SAMIR SALTAGA,

Respondent.

On January 21, 2021, the Commission considered the parties' Stipulation wherein Respondent admitted to the following violation of the Real Estate License Law and Rules, Idaho Code:

- A. § 54-2053 (4): No advertising shall provide any information to the public or to prospective customers or clients that is misleading in nature. Information is misleading if, when taken as a whole, there is a distinct probability that such information will deceive the persons whom it is intended to influence.
 - a. Saltaga indicated in the Borah property MLS listing that both duplex units had separate electric meters. However, he failed to disclose that only one meter was hooked up and it ran both units.
- B. § 54-2086 (1)(d): To disclose to the buyer/customer all adverse facts actually known or which reasonably should have been known by the licensee.
 - a. Saltaga knew that the Borah property roof leaked, however, he failed to disclose it to buyer.

Having considered the Stipulation, the Commission approves the same and enters the following order of discipline in accordance therewith.

IT IS HEREBY ORDERED, as follows:

1. Formal Reprimand

A. The Commission's Order shall constitute a formal reprimand of Respondent for the actions set forth in the Stipulation.

2. Fines and Fees

A. Respondent shall pay a **One Thousand Dollars** (\$1,000.00) civil fine by Feburary 22, 2021.

B. Respondent shall pay **costs and attorney's fees in the amount of Six Hundred Dollars (\$600.00) by Feburary 22, 2021**, and that in any event, all monies paid by Respondent be applied towards the costs/fees award first, before application to the fine.

C. In the event Staff agrees to accept installment payments of any fine or fees under the Stipulation, should Respondent fail to make any one payment as required by its due date, then all sums remaining unpaid shall at once become due and payable, and no further notice shall be provided. Any agreement or act by Staff to accept a late payment shall not constitute a waiver of Staff's right, upon any subsequent failure by Respondent to make a payment on time, to invoke this provision to require immediate and full payment.

D. All fines and attorney's fees are due and payable pursuant to the terms of this Order. Payments must be made directly to the Idaho Real Estate Commission by cash, check, money order or credit card, and may be hand delivered or mailed to the Idaho Real Estate Commission 575 E. Parkcenter Blvd., Ste. 180, Boise, Idaho 83706. All payments must be received at the Commission office on or before 5:00

<u>p.m. MST/MDT</u> on the dates set forth above. <u>MAKE ALL PAYMENTS TO THE IDAHO REAL ESTATE COMMISSION.</u> DO NOT MAKE PAYMENT TO NAYLOR & HALES.

3. Continuing Education

A. Respondent shall successfully complete the following Idaho real estate educational course by July 20, 2021:

Agency Law

- B. These course(s) shall be completed on or before 5:00 p.m. MST/MDT of the deadline day. In addition, within 48 hours of completing said course, Respondent shall be responsible for mailing/emailing/faxing (208-334-2050) a copy of the completion certificate to the Idaho Real Estate Commission, Attention: Chief Investigator. Should Respondent fail to provide Commission Staff with a completion certificate on or before the deadline, Respondent's real estate license shall be suspended pursuant to the terms of this Final Order.
- C. Respondent is on notice that pursuant to Idaho Code 54-2023(5), "No licensee shall obtain continuing education credit for education ordered by the Commission as part of a disciplinary action." Respondent shall not submit such Commission-ordered educational course for continuing education credit.
- 4. Respondent and Staff of the Idaho Real Estate Commission further agree that the Commission has authorized Staff, without further notice or action otherwise required by Idaho Code or IDAPA rules, to immediately take action authorized by the Stipulation, including but not limited to, suspending Respondent's license, or imposing the balance of any withheld discipline or civil penalty fine, in the event of failure to timely comply with any term or condition of this Order entered pursuant to the Stipulation. Notice of such action sent to the most current address provided by Respondent to Staff shall be deemed sufficient. Any license suspended under this

paragraph may be reinstated by Staff upon proof of compliance with the stipulation term or condition as ordered by the Commission.

- 5. The Commission shall be entitled to seek an injunction or order from the district court to enforce the provisions of this Final Order without further administrative hearing in the event the Respondent fails to comply with this Final Order entered pursuant to the Stipulation.
- 6. The Executive Director of the Idaho Real Estate Commission shall cause a true and correct copy of this Final Order to be served on the Respondent by mailing a copy to the Respondent's last known address on file at the Commission office.

Issued this 2/ day of January 2021.

FOR THE COMMISSIONERS:

Mike Gamblin, Chair

CERTIFICATE OF SERVICE

	day of January 2021, I caused to be e and correct copy of the Final Order upon:
Samir Saltaga 766 Newport Twin Falls, ID 83301	X U.S. Mail Email: Facsimile Transmission
Eric F. Nelson Naylor & Hales, PC 950 W. Bannock St. Ste 610 Boise, ID 83702	U.S. Mail Email:eric@naylorhales.com Facsimile Transmission
	MiChell M. Bird, Executive Director Idaho Real Estate Commission

BEFORE THE IDAHO REAL ESTATE COMMISSION

STAFF OF THE IDAHO REAL ESTATE COMMISSION,

Petitioner,

VS.

FINAL ORDER

ROSEMARY LYNN KNAPP,

Respondent.

On January 21, 2021, the Commission considered the parties' Stipulation wherein Respondent admitted to the following violation of the Real Estate License Law and Rules, Idaho Code:

- A. § 54-2060 (3): Failure to account for or remit any property, real or personal, or moneys coming into the person's possession, which belong to another.
 - a. Knapp gave the keys to the Ayers property to buyers before the transaction closed without authorization.
 - B. § 54-2060 (12): Reckless conduct in a regulated real estate transaction.
 - a. Knapp gave the keys to the Ayers property to buyers before the transaction closed without authorization.
 - C. § 54-2086 (1)(c): To properly account for moneys or property placed in the care and responsibility of the brokerage.

a. Knapp gave the keys to the Ayers property to buyers before the transaction closed without authorization.

Having considered the Stipulation, the Commission approves the same and enters the following order of discipline in accordance therewith.

IT IS HEREBY ORDERED, as follows:

1. Formal Reprimand

A. The Commission's Order shall constitute a formal reprimand of Respondent for the actions set forth in the Stipulation.

2. Fines and Fees

- A. Respondent shall pay a **Seven Hundred Fifty Dollars (\$750.00) civil fine by Feburary 22, 2021**.
- B. Respondent shall pay **costs and attorney's fees in the amount of Six Hundred Dollars (\$600.00) by Feburary 22, 2021**, and that in any event, all monies paid by Respondent be applied towards the costs/fees award first, before application to the fine.
- C. In the event Staff agrees to accept installment payments of any fine or fees under the Stipulation, should Respondent fail to make any one payment as required by its due date, then all sums remaining unpaid shall at once become due and payable, and no further notice shall be provided. Any agreement or act by Staff to accept a late payment shall not constitute a waiver of Staff's right, upon any subsequent failure by Respondent to make a payment on time, to invoke this provision to require immediate and full payment.
- D. All fines and attorney's fees are due and payable pursuant to the terms of this Order. Payments must be made directly to the Idaho Real Estate Commission by

cash, check, money order or credit card, and may be hand delivered or mailed to the Idaho Real Estate Commission 575 E. Parkcenter Blvd., Ste. 180, Boise, Idaho 83706. All payments must be received at the Commission office on or before 5:00 p.m. MST/MDT on the dates set forth above. MAKE ALL PAYMENTS TO THE IDAHO REAL ESTATE COMMISSION. DO NOT MAKE PAYMENT TO NAYLOR & HALES.

3. Continuing Education

A. Respondent shall successfully complete the following Idaho real estate educational course by July 20, 2021:

• Business Conduct & Office Operations

- B. These course(s) shall be completed on or before 5:00 p.m. MST/MDT of the deadline day. In addition, within 48 hours of completing said course, Respondent shall be responsible for mailing/emailing/faxing (208-334-2050) a copy of the completion certificate to the Idaho Real Estate Commission, Attention: Chief Investigator. Should Respondent fail to provide Commission Staff with a completion certificate on or before the deadline, Respondent's real estate license shall be suspended pursuant to the terms of this Final Order.
- C. Respondent is on notice that pursuant to Idaho Code 54-2023(5), "No licensee shall obtain continuing education credit for education ordered by the Commission as part of a disciplinary action." Respondent shall not submit such Commission-ordered educational course for continuing education credit.
- 4. Respondent and Staff of the Idaho Real Estate Commission further agree that the Commission has authorized Staff, without further notice or action otherwise required by Idaho Code or IDAPA rules, to immediately take action authorized by the Stipulation, including but not limited to, suspending Respondent's license, or imposing the balance of any withheld discipline or civil penalty fine, in the event of

failure to timely comply with any term or condition of this Order entered pursuant to the Stipulation. Notice of such action sent to the most current address provided by Respondent to Staff shall be deemed sufficient. Any license suspended under this paragraph may be reinstated by Staff upon proof of compliance with the stipulation term or condition as ordered by the Commission.

5. The Commission shall be entitled to seek an injunction or order from the district court to enforce the provisions of this Final Order without further administrative hearing in the event the Respondent fails to comply with this Final Order entered pursuant to the Stipulation.

6. The Executive Director of the Idaho Real Estate Commission shall cause a true and correct copy of this Final Order to be served on the Respondent by mailing a copy to the Respondent's last known address on file at the Commission office.

Issued this 21 day of January 2021.

FOR THE COMMISSIONERS:

Mike Gamblin, Chair

CERTIFICATE OF SERVICE

	day of January 2021, I caused to be e and correct copy of the Final Order upon:
Rosemary Lynn Knapp 563 Peterson Road Ontario, OR 97914	X U.S. Mail Email: Facsimile Transmission
Eric F. Nelson Naylor & Hales, PC 950 W. Bannock St. Ste 610 Boise, ID 83702	U.S. Mail Email:eric@naylorhales.com Facsimile Transmission
	MiChell M Brul MiChell M. Bird, Executive Director

Idaho Real Estate Commission